

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
Cresencio Altamirano § Case No. 14-46214  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

|  |  |
|--|--|
| Assets Abandoned: 5,215.00<br>(Without deducting any secured claims) | Assets Exempt: 35,375.00                         |
| Total Distributions to Claimants: 5,516.93                           | Claims Discharged<br>Without Payment: 126,005.90 |
| Total Expenses of Administration: 1,983.07                           |  |

3) Total gross receipts of \$ 7,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 7,500.00 from the liquidation of the property of the estate, which was distributed as follows:

|  | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS<br>PAID |
|--|---------------------|--------------------|-------------------|----------------|
| SECURED CLAIMS<br>(from <b>Exhibit 3</b> )   | \$ 5,581.00         | \$ 0.00            | \$ 0.00           | \$ 0.00        |
| PRIORITY CLAIMS:<br>CHAPTER 7 ADMIN. FEES<br>AND CHARGES<br>(from <b>Exhibit 4</b> ) | NA                  | 1,983.07           | 1,983.07          | 1,983.07       |
| PRIOR CHAPTER<br>ADMIN. FEES AND<br>CHARGES (from <b>Exhibit 5</b> )                 | NA                  | NA                 | NA                | NA             |
| PRIORITY UNSECURED<br>CLAIMS (from <b>Exhibit 6</b> )                                | NA                  | NA                 | NA                | NA             |
| GENERAL UNSECURED<br>CLAIMS (from <b>Exhibit 7</b> )                                 | 125,212.00          | 109,285.83         | 109,285.83        | 5,516.93       |
| <b>TOTAL DISBURSEMENTS</b>   | \$ 130,793.00       | \$ 111,268.90      | \$ 111,268.90     | \$ 7,500.00    |

4) This case was originally filed under chapter 7 on 12/31/2014 . The case was pending for 26 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/20/2017 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

| DESCRIPTION                   | UNIFORM<br>TRAN. CODE <sup>1</sup> | \$ AMOUNT<br>RECEIVED |
|-------------------------------|------------------------------------|-----------------------|
| 4205 Foli St. Plano, Il 60545 | 1110-000                           | 7,500.00              |
| <b>TOTAL GROSS RECEIPTS</b>   |                                    | <b>\$ 7,500.00</b>    |

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

| PAYEE   | DESCRIPTION | UNIFORM<br>TRAN. CODE | \$ AMOUNT<br>PAID |
|---|-------------|-----------------------|-------------------|
| NA  |             | NA                    | NA                |
| <b>TOTAL FUNDS PAID TO DEBTOR &amp;<br/>THIRD PARTIES</b> |             |                       | <b>\$ NA</b>      |

**EXHIBIT 3 – SECURED CLAIMS**

| CLAIM NO.                   | CLAIMANT   | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form 6D) | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS PAID    |
|-----------------------------|--|--------------------------|---------------------------------------|--------------------|-------------------|----------------|
|                             | Fifth Third Bank 5050<br>Kingsley Dr Cincinnati, OH<br>45227 |                          | 5,581.00                              | NA                 | NA                | 0.00           |
| <b>TOTAL SECURED CLAIMS</b> |  |                          | <b>\$ 5,581.00</b>                    | <b>\$ 0.00</b>     | <b>\$ 0.00</b>    | <b>\$ 0.00</b> |

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

| PAYEE  | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED  | CLAIMS PAID        |
|--|--------------------------|---------------------|--------------------|--------------------|--------------------|
| Zane L. Zielinski, Trustee                         | 2100-000                 | NA                  | 1,500.00           | 1,500.00           | 1,500.00           |
| Zane L. Zielinski, Trustee                         | 2200-000                 | NA                  | 14.95              | 14.95              | 14.95              |
| Associated Bank                                    | 2600-000                 | NA                  | 75.48              | 75.48              | 75.48              |
| The Bank of New York Mellon                        | 2600-000                 | NA                  | 42.64              | 42.64              | 42.64              |
| Adam wolverton                                     | 3711-000                 | NA                  | 350.00             | 350.00             | 350.00             |
| <b>TOTAL CHAPTER 7 ADMIN. FEES<br/>AND CHARGES</b> |                          | <b>\$ NA</b>        | <b>\$ 1,983.07</b> | <b>\$ 1,983.07</b> | <b>\$ 1,983.07</b> |

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

| PAYEE  | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS PAID  |
|--|--------------------------|---------------------|--------------------|-------------------|--------------|
| NA   | NA                       | NA                  | NA                 | NA                | NA           |
| <b>TOTAL PRIOR CHAPTER ADMIN.<br/>FEES AND CHARGES</b> |                          | <b>\$ NA</b>        | <b>\$ NA</b>       | <b>\$ NA</b>      | <b>\$ NA</b> |

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

| CLAIM NO.                                  | CLAIMANT | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form<br>6E) | CLAIMS<br>ASSERTED<br>(from Proofs of<br>Claim) | CLAIMS<br>ALLOWED | CLAIMS PAID  |
|--|----------|--------------------------|--|---|-------------------|--------------|
| NA   | NA       | NA                       | NA                                       | NA  | NA                | NA           |
| <b>TOTAL PRIORITY UNSECURED<br/>CLAIMS</b> |          |                          | <b>\$ NA</b>                             | <b>\$ NA</b>                                    | <b>\$ NA</b>      | <b>\$ NA</b> |

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

| CLAIM NO.                                 | CLAIMANT   | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form<br>6F) | CLAIMS<br>ASSERTED<br>(from Proofs of<br>Claim) | CLAIMS<br>ALLOWED    | CLAIMS PAID        |
|---|--|--------------------------|--|---|----------------------|--------------------|
|   | Chase Po Box 15298<br>Wilmington, DE 19850                   |                          | 8,141.00                                 | NA  | NA                   | 0.00               |
|   | Chase Po Box 15298<br>Wilmington, DE 19850                   |                          | 3,474.00                                 | NA  | NA                   | 0.00               |
|   | Fifth Third Bank 5050<br>Kingsley Dr Cincinnati, OH<br>45227 |                          | 5,041.00                                 | NA  | NA                   | 0.00               |
| 1   | Synchrony Bank   | 7100-000                 | 807.00                                   | 1,401.00  | 1,401.00             | 1,401.00           |
| 2   | Synchrony Bank   | 7100-000                 | 1,418.00                                 | 1,553.83  | 1,553.83             | 1,553.83           |
| 3   | Fifth Third Bank   | 7200-000                 | 106,331.00                               | 106,331.00                                      | 106,331.00           | 2,562.10           |
| <b>TOTAL GENERAL UNSECURED<br/>CLAIMS</b> |  |                          | <b>\$ 125,212.00</b>                     | <b>\$ 109,285.83</b>                            | <b>\$ 109,285.83</b> | <b>\$ 5,516.93</b> |

Document Page 6 of 11  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 14-46214      BWB      Judge: Bruce W. Black      Trustee Name: Zane L. Zielinski, Trustee  
Case Name: Cresencio Altamirano      Date Filed (f) or Converted (c): 12/31/2014 (f)  
341(a) Meeting Date: 01/26/2015  
For Period Ending: 02/21/2017      Claims Bar Date: 05/07/2015

| 1   | 2                                  | 3  | 4   | 5                                       | 6   |
|---|------------------------------------|--|---|---|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property)   | Petition/<br>Unscheduled<br>Values | Est Net Value<br>(Value Determined by<br>Trustee, Less Liens,<br>Exemptions,<br>and Other Costs) | Property Formally<br>Abandoned<br>OA=554(a) | Sale/Funds<br>Received by<br>the Estate | Asset Fully<br>Administered (FA)/<br>Gross Value of Remaining<br>Assets |
| 1. 4205 Foli St. Plano, IL 60545                                | 80,000.00                          | 7,500.00   |   | 7,500.00                                | FA  |
| 2. Checking, savings or other financial accounts                | 360.00                             | 0.00   |   | 0.00                                    | FA  |
| 3. Household goods and furnishings, including audio, video, and | 375.00                             | 0.00   |   | 0.00                                    | FA  |
| 4. Books, pictures and other art objects, antiques, stamp, coin | 70.00                              | 0.00   |   | 0.00                                    | FA  |
| 5. Wearing Apparel  | 975.00                             | 0.00   |   | 0.00                                    | FA  |
| 6. Furs and Jewelry   | 250.00                             | 0.00   |   | 0.00                                    | FA  |
| 7. Term Life Insurance  | 0.00                               | 0.00   |   | 0.00                                    | FA  |
| 8. 401(k) retirement plan                                       | 13,000.00                          | 0.00   |   | 0.00                                    | FA  |
| 9. 2014 Income Tax Refund                                       | 3,300.00                           | 0.00   |   | 0.00                                    | FA  |
| 10. 2001 Audi A4 Quatro   | 1,711.00                           | 0.00   |   | 0.00                                    | FA  |
| 11. 2008 Nissan Sentra  | 5,549.00                           | 0.00   |   | 0.00                                    | FA  |
| INT. Void (u)   | 0.00                               | N/A  |   | 0.00                                    | FA  |

Gross Value of Remaining Assets

|                                   |              |            |            |        |
|-----------------------------------|--------------|------------|------------|--------|
| TOTALS (Excluding Unknown Values) | \$105,590.00 | \$7,500.00 | \$7,500.00 | \$0.00 |
|-----------------------------------|--------------|------------|------------|--------|

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee has filed an objection to a secured claim.

|           |    |    |  |
|-----------|----|----|--|
| RE PROP # | 1  | -- | Real Estate Located At 4205 Foli St. Plano, Il 60545   |
| RE PROP # | 2  | -- | Checking Account With Fifth Third Bank   |
| RE PROP # | 3  | -- | Miscellaneous Used Household Goods And Furnishings   |
| RE PROP # | 4  | -- | Books, pictures and CD's   |
| RE PROP # | 5  | -- | Wearing apparel  |
| RE PROP # | 6  | -- | Miscellaneous Costume Jewelry  |
| RE PROP # | 7  | -- | Term Life Insurance policy through employer - (No cash surrender value)                          |
| RE PROP # | 8  | -- | 401(k) / Retirement plan through employer - 100% exempt.   |
| RE PROP # | 9  | -- | Estimated 2014 Tax Refund Of \$3300.00   |
| RE PROP # | 10 | -- | Automobile - 2001 Audi A4 Quatro - 141,000 miles - Paid in Full - Full Coverage Auto Insurance   |
| RE PROP # | 11 | -- | Automobile - 2008 Nissan Sentra - 67,500 miles - Current/Reaffirm - Full Coverage Auto Insurance |

Initial Projected Date of Final Report (TFR): 12/01/2015

Current Projected Date of Final Report (TFR): 03/31/2017

Form 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-46214  
Case Name: Cresencio Altamirano

Trustee Name: Zane L. Zielinski, Trustee  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX4313  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX1827  
For Period Ending: 02/21/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

| 1                | 2                  | 3  | 4   |                    | 5             | 6                  | 7                       |
|------------------|--------------------|--|---|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From  | Description of Transaction  | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 07/14/15         |                    | Transfer from Acct # xxxxxx5000  | Transfer of Funds   | 9999-000           | \$7,457.36    |                    | \$7,457.36              |
| 08/07/15         |                    | Associated Bank  | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)           | 2600-000           |               | \$10.00            | \$7,447.36              |
| 09/08/15         |                    | Associated Bank  | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)           | 2600-000           |               | \$11.07            | \$7,436.29              |
| 10/07/15         |                    | Associated Bank  | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)           | 2600-000           |               | \$10.70            | \$7,425.59              |
| 11/06/15         |                    | Associated Bank  | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)           | 2600-000           |               | \$11.04            | \$7,414.55              |
| 12/07/15         |                    | Associated Bank  | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)           | 2600-000           |               | \$10.67            | \$7,403.88              |
| 01/08/16         |                    | Associated Bank  | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)           | 2600-000           |               | \$11.01            | \$7,392.87              |
| 02/05/16         |                    | Associated Bank  | Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)           | 2600-000           |               | \$10.99            | \$7,381.88              |
| 02/20/16         | 5001               | Adam Wolverton<br>Berkshire Hathaway<br>2301 N. Clark Street<br>Suite 202<br>Chicago, Illinois 60614 | Administrative Fee<br>fee for appraising Real estate                                | 3711-000           |               | \$350.00           | \$7,031.88              |
| 12/23/16         | 5002               | Trustee Zane L. Zielinski<br>6336 N. Cicero Avenue<br>Suite 201<br>Chicago, Illinois 60646           | Distribution  |                    |               | \$1,514.95         | \$5,516.93              |
|                  |                    | Trustee Zane L. Zielinski  | Final distribution representing a payment of 100.00 % per court order. (\$1,500.00) | 2100-000           |               |                    |                         |
|                  |                    | Trustee Zane L. Zielinski  | Final distribution representing a payment of 100.00 % per court order. (\$14.95)    | 2200-000           |               |                    |                         |

Page Subtotals:

\$7,457.36

\$1,940.43



## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-46214  
Case Name: Cresencio Altamirano

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX4313

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Taxpayer ID No: XX-XXX1827  
For Period Ending: 02/21/2017

Exhibit 9

| 1                | 2                  | 3   | 4  |                    | 5             | 6                  | 7                       |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From   | Description of Transaction   | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 12/23/16         | 5003               | Synchrony Bank<br>C/O Recovery Management Systems Corp<br>25 Se 2Nd Ave Suite 1120<br>Miami FI 33131-1605 | Distribution   |                    |               | \$2,954.83         | \$2,562.10              |
|                  |                    | Synchrony Bank  | Final distribution to claim 1 representing a payment of 100.00 % per court order. (\$1,401.00) | 7100-000           |               |                    |                         |
|                  |                    | Synchrony Bank  | Final distribution to claim 2 representing a payment of 100.00 % per court order. (\$1,553.83) | 7100-000           |               |                    |                         |
| 12/23/16         | 5004               | Fifth Third Bank<br>Po Box 9013<br>Addison, Tx 75001  | Final distribution to claim 3 representing a payment of 2.41 % per court order.                | 7200-000           |               | \$2,562.10         | \$0.00                  |

|                           |            |            |
|---------------------------|------------|------------|
| COLUMN TOTALS             | \$7,457.36 | \$7,457.36 |
| Less: Bank Transfers/CD's | \$7,457.36 | \$0.00     |
| Subtotal                  | \$0.00     | \$7,457.36 |
| Less: Payments to Debtors | \$0.00     | \$0.00     |
| Net                       | \$0.00     | \$7,457.36 |

Case 14-46214 Doc 40 Filed 03/13/17 Entered 03/13/17 14:30:35 Desc Main

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-46214  
Case Name: Cresencio Altamirano

Trustee Name: Zane L. Zielinski, Trustee  
Bank Name: The Bank of New York Mellon

Exhibit 9

Account Number/CD#: XXXXXX5000

Checking

Taxpayer ID No: XX-XXX1827

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 02/21/2017

Separate Bond (if applicable):

| 1                | 2                  | 3                                       | 4  |                    | 5             | 6                  | 7                       |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From                 | Description of Transaction   | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 03/16/15         | 1                  | Cresencio Altamirano<br>BMO harris Bank | Payment for Real Estate  | 1110-000           | \$7,500.00    |                    | \$7,500.00              |
| 04/07/15         |                    | The Bank of New York Mellon             | Bank Service Fee under 11<br>U.S.C. § 330(a)(1)(B), 503(b)<br>(1), and 507(a)(2) | 2600-000           |               | \$10.00            | \$7,490.00              |
| 05/07/15         |                    | The Bank of New York Mellon             | Bank Service Fee under 11<br>U.S.C. § 330(a)(1)(B), 503(b)<br>(1), and 507(a)(2) | 2600-000           |               | \$10.78            | \$7,479.22              |
| 06/05/15         |                    | The Bank of New York Mellon             | Bank Service Fee under 11<br>U.S.C. § 330(a)(1)(B), 503(b)<br>(1), and 507(a)(2) | 2600-000           |               | \$11.12            | \$7,468.10              |
| 07/07/15         |                    | The Bank of New York Mellon             | Bank Service Fee under 11<br>U.S.C. § 330(a)(1)(B), 503(b)<br>(1), and 507(a)(2) | 2600-000           |               | \$10.74            | \$7,457.36              |
| 07/14/15         |                    | Transfer to Acct # xxxxxx4313           | Transfer of Funds  | 9999-000           |               | \$7,457.36         | \$0.00                  |

|                           |            |            |
|---------------------------|------------|------------|
| COLUMN TOTALS             | \$7,500.00 | \$7,500.00 |
| Less: Bank Transfers/CD's | \$0.00     | \$7,457.36 |
| Subtotal                  | \$7,500.00 | \$42.64    |
| Less: Payments to Debtors | \$0.00     | \$0.00     |
| Net                       | \$7,500.00 | \$42.64    |

## Exhibit 9

| TOTAL OF ALL ACCOUNTS      |                              |                                |                     |
|----------------------------|------------------------------|--------------------------------|---------------------|
|                            | NET                          |                                | ACCOUNT             |
|                            | NET DEPOSITS                 | DISBURSEMENTS                  | BALANCE             |
| XXXXXX4313 - Checking      | \$0.00                       | \$7,457.36                     | \$0.00              |
| XXXXXX5000 - Checking      | \$7,500.00                   | \$42.64                        | \$0.00              |
|                            | -----                        | -----                          | -----               |
|                            | \$7,500.00                   | \$7,500.00                     | \$0.00              |
|                            |                              |                                |                     |
|                            | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00                       |                                |                     |
| Total Net Deposits:        | \$7,500.00                   |                                |                     |
| Total Gross Receipts:      | \$7,500.00                   |                                |                     |

Page Subtotals:

\$0.00

\$0.00